

# Get the Facts Straight

Find out about orthodontic benefits



Preparing for orthodontic treatment? Start by reviewing these FAQs about orthodontic benefits under most Delta Dental PPO and Delta Dental Premier plans. Then, log in to Online Services at [deltadentalins.com](http://deltadentalins.com) to review your coverage.<sup>1</sup>

## Choosing an orthodontist

### 1. May I select any orthodontist? How can I find one?

You can visit any licensed orthodontist under your plan; however, your costs will usually be lower if you choose a Delta Dental orthodontist.<sup>1,2</sup> Use the “Find a Dentist” tool at [deltadentalins.com](http://deltadentalins.com) (or on our mobile app) and enter “orthodontist” in the keyword field. You can also ask your general dentist for a recommended network orthodontist or call Customer Service for help (refer to your plan booklet).

## Orthodontic coverage

### 2. What's covered?

Coverage varies depending on your plan,<sup>1</sup> but most Delta Dental plans include:

- Pre-orthodontic treatment visit
- Exam and start-up records
- X-rays
- Orthodontist-recommended tooth extractions
- Comprehensive orthodontic treatment
- Post-treatment records

It is less common for plans to cover:

- Two-phase orthodontic treatment
- Appliances to correct harmful habits like thumb-sucking
- Jaw surgery to facilitate orthodontic treatment
- Treatment to prepare for any non-covered surgical procedures

### 3. Are retainers covered?

Typically one set of post-treatment retainers (for orthodontic purposes) is covered in a lifetime. If your benefits cover two-phase orthodontic treatment, retainers are usually covered after each phase.



#### 4. Is Invisalign® covered?

Some plans may cover alternative appliances like Invisalign. If an appliance is not covered, Delta Dental usually covers some of the orthodontic treatment costs, which can reduce your overall expenses. If you're interested in Invisalign, ask your dentist to submit a pre-treatment estimate before treatment begins.<sup>3, 4</sup>

### Managing costs

#### 5. How much does orthodontic treatment cost?

Costs depend on the services you need, but Delta Dental can help estimate costs before treatment begins. Ask your dentist to submit a pre-treatment estimate to us, and we'll send you an overview of the total treatment cost, including how much your plan pays and your share of the cost.<sup>1, 3, 4</sup>

#### 6. If I began treatment under a different dental plan, is work in progress covered?

Work in progress coverage depends on your plan, and is typically only offered for enrollees undergoing active orthodontic treatment.<sup>1, 5</sup> If your plan covers work-in-progress, ask your orthodontist to submit an Orthodontic Treatment Claim to us, including:

- All charges and fees (including the down payment or installments paid by your previous dental plan)
- Banding date and length of active treatment
- Brief description of the dentition, appliance (including type) and treatment
- If you are covered by more than one plan, information about the secondary carrier

#### 7. Are claims required for orthodontic treatments?

Delta Dental orthodontists will submit claims for you. If you choose a non-Delta Dental orthodontist, you may need to pay the orthodontist at the time of your appointment and submit a claim to us to request reimbursement.

#### 8. When does Delta Dental make payments for orthodontic treatments?

Orthodontic payment schedules depend on your group contract. They may be made in two lump sum installments, quarterly or monthly. Installment periods are typically 24 months, but can range from 12 months to more than 24.

#### 9. Is my treatment subject to both the orthodontic lifetime maximum and regular annual maximum?

This depends on your group contract. Please review your plan booklet for more information.

<sup>1</sup> Your benefits may differ from the general information provided here. Review your plan booklet for specific details regarding your plan's orthodontic benefits, deductibles, maximums, waiting periods, limitations and exclusions.

<sup>2</sup> PPO network dentists usually offer the most cost savings; however, the Delta Dental Premier network also offers cost protections. Under some plans, your benefit levels may be higher when you choose an in-network orthodontist.

<sup>3</sup> A pre-treatment estimate is not a guarantee of Delta Dental's final payment. When the treatment is complete, we will calculate our payment based on your current eligibility, applicable deductibles and maximums and any dual coverage you have.

<sup>4</sup> If you choose a non-Delta Dental orthodontist, you may need to submit a claim form yourself to obtain a pre-treatment estimate.

<sup>5</sup> Under some plans, you may lose eligibility if coverage has lapsed more than 30 or 60 days.

Delta Dental Premier® and Delta Dental PPO<sup>SM</sup> are underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV, TX and UT and by not-for-profit dental service companies in these states: CA — Delta Dental of California; PA, MD — Delta Dental of Pennsylvania; NY — Delta Dental of New York, Inc.; DE — Delta Dental of Delaware, Inc.; WV — Delta Dental of West Virginia, Inc. In Texas, Delta Dental PPO is underwritten as a Dental Provider Organization (DPO) plan.